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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>22 August 2007</u>.

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-25</u> is/are pending in the application.

     4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) <u>1-25</u> is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☒ The specification is objected to by the Examiner.

10) ☒ The drawing(s) filed on <u>30 January 2004</u> is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.

     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

     a) ☐ All   b) ☐ Some *   c) ☐ None of:

       1. ☐ Certified copies of the priority documents have been received.

       2. ☐ Certified copies of the priority documents have been received in Application No. _____.

       3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

     * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
     Paper No(s)/Mail Date <u>08/22/2007, 11/29/2006,</u>.

4) ☐ Interview Summary (PTO-413)
     Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____ .

DETAILED ACTION

Drawings

1.   The drawings are objected to as failing to comply with 37 CFR 1.84(p)(5)

because they include the following reference character(s) not mentioned in the

description: In FIG. 5 reference character 522. Corrected drawing sheets in compliance

with 37 CFR 1.121(d), or amendment to the specification to add the reference

character(s) in the description in compliance with 37 CFR 1.121(b) are required in reply

to the Office action to avoid abandonment of the application. Any amended replacement

drawing sheet should include all of the figures appearing on the immediate prior version

of the sheet, even if only one figure is being amended. Each drawing sheet submitted

after the filing date of an application must be labeled in the top margin as either

"Replacement Sheet" or "New Sheet" pursuant to 37 CFR 1.121(d). If the changes are

not accepted by the examiner, the applicant will be notified and informed of any required

corrective action in the next Office action. The objection to the drawings will not be held

in abeyance.

Specification

2.   The disclosure is objected to because, the use of the trademark QUICKEN

INTERCHANGE FORMAT, QUICKEN, and QUICKEN ACCOUNT REGISTER (Page 9,

lines 19, 25; Page 10, lines 1-2) has been noted in this application. A trademark should

be capitalized wherever it appears and be accompanied by the generic terminology.

Although the use of trademarks is permissible in patent applications, the proprietary

nature of the marks should be respected and every effort made to prevent their use in

any manner, which might adversely affect their validity as trademarks. Capitalize each

letter of the word in the bracket or include a proper trademark symbol, such as ™ or ©

following the word. Appropriate correction is required.

Claim Rejections - 35 USC § 112

3.   The following is a quotation of the first paragraph of 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of
> making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the
> art to which it pertains, or with which it is most nearly connected, to make and use the same and shall
> set forth the best mode contemplated by the inventor of carrying out his invention.

4.   Claim 4 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with

the enablement requirement. The claim(s) contains subject matter which was not

described in the specification in such a way as to enable one skilled in the art to which it

pertains, or with which it is most nearly connected, to make and/or use the invention. In

claim 4 line 2 the term "represent positions" is claimed, in order for an invention to be

enabled the specification is required to describe how to make and how to use the

invention, to enable one skilled in the art to make and use the invention defined by the

claim. The specification does not describe how to make or use "represent positions" or

define what the term "represent positions" means to allow one to ascertain the use

thereof. Nor does the claim itself clarify the meaning. In order for one to use the

invention one must understand what it means (see MPEP 2164 [R-2].)

5.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter which the applicant regards as his invention.

6.   Claim 4 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite

for failing to particularly point out and distinctly claim the subject matter which applicant

regards as the invention.

In reference to Claim 4:

        Claim 4 claims " the financial data elements represent positions", there is no

support in the specification to define the term "positions". The specification on page 2,

line 12 does not define the meaning of the term and the examiner is unable to ascertain

the meaning of the term as referred to by the invention. An applicant is entitled to be

their own lexicographer, however, any special meaning assigned to a term "must be

sufficiently clear in the specification that any departure from common usage would be

so understood by a person of experience in the field of the invention" (see MPEP 2111

[R-5] IV). The meaning of every term used in a claim should be apparent from the prior

art or from the specification and drawings at the time the application is filed. The

applicant is required to make clear and precise the terms that are used to define the

invention whereby the mete and bounds of the claimed invention can be ascertained.

        As the scope of the claim cannot be ascertain further treatment on the merits is

precluded.

Claim Rejections - 35 USC § 101

7.   35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of
> matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the
> conditions and requirements of this title.

The claimed invention lacks patentable utility.

In reference to Claim 4:

The invention claims "represent position" in claim 4 line 2. The invention defined by the claim has no patentable utility. 35 U.S.C 101 requires that the application produces a useful, concrete and tangible result.

In order for a claim subject matter to satisfy the utility requirement of 35 U.S.C 101, the invention hast to be (i) specific, (ii) substantial and (iii) credible. The The specification description is not sufficient to satisfy the requirements for section 101 with respect to the claimed invention. The examiner has not been able to ascertain the meaning of the claimed subject matter and therefore the claim fails to meet the requirements of 35 U.S.C. 101 of being (i) specific, (ii) substantial and (iii) credible.

For an invention to be useful it must satisfy the utility requirement of section 101. As the examiner cannot determine the meaning of the term "represent position", the claim does not meet the requirement of "useful result" as required by section 101. Likewise, a claim that could be read so broadly as to include statutory and nonstatutory subject matter does not meet the requirements of section 101. In order to meet the tangible requirement a process claim must set forth a practical application of a judicial exception to produce a real-world result. Without an understanding to the meaning a claimed subject matter the claim as written cannot produce a real-world result. The process as claimed must have a result that can be substantially repeatable or the process must substantially produce the same result again, i.e. "concrete result". The examiner is unable to ascertain the meaning of the claimed subject matter and cannot ascertain any substantially repeatable result, utility or realize any tangible real world requirement.

Claim Rejections - 35 USC § 103

8.　　The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

9.　　This application currently names joint inventors. In considering patentability of

the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of

the various claims was commonly owned at the time any inventions covered therein

were made absent any evidence to the contrary. Applicant is advised of the obligation

under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was

not commonly owned at the time a later invention was made in order for the examiner to

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g)

prior art under 35 U.S.C. 103(a).

10.　　Claims 1-3, 5-6, and 8-25 are rejected under 35 U.S.C. 103(a) as being

unpatentable over US Pub 2002/0184170 A1 by Gilbert et al. (Gilbert) in view of US Pub

No 2002/0147727 A1 by Schreiber (Schreiber).

In reference to Claim 1:

Gilbert teaches:

　　A method comprising: retrieving financial data from a data source (Abstract lines

9-10, (para) 0010 lines 9-10, (para) 0011 lines 3-4, (para) 0012 lines 5-6), wherein the

financial data includes a plurality of financial data elements ((para) 0018 lines 7-9, 15-

18, (para) 0021); identifying a plurality of rules associated with the financial data

elements ((para) 0025 lines 2-6, (para) 0064 lines 2-6); applying the plurality of rules

associated with the financial data elements to the financial data elements ((para) 0026

lines 3-8, (para) 0064 lines 2-6);

Gilbert does not teach:

     associating each of the plurality of financial data elements with an identifier and

identifying additional information regarding each financial data element using the

identifier associated with the financial data element.

Schreiber teaches:

     associating each of the plurality of financial data elements with an identifier

((para) 0060 lines 6-7); and identifying additional information regarding each financial

data element using the identifier associated with the financial data element (FIG. 6A, 6B

(para) 0264 lines 1-5, (para) 0269 lines 5-7).

     Both Gilbert and Schreiber are directed to the parsing, organizing, formatting and

the classification of data. Although Gilbert does not explicitly teach the use of

identifiers, Gilbert does teach categorization, cross-referencing ((Gilbert) (para) 0028

line 1, 5) as well as parsing the data and discriminating the definitions of each field

description ((Gilbert) (para) 0073 lines 3-6). Gilbert also teaches "symbolic structure of

data file of string of symbol" (Gilbert (para) 0048 lines 2-5). An identifier is any text

string used as a label, such as a name of a procedure or a variable in a program.

Therefore it would have been obvious to one of ordinary skill in the art at the time of the

invention for Gilbert to include the teachings of Schreiber in order to access the data by

cross-reference or discriminate definition using an identifier or pointer. Gilbert would

need to be able to identify and access the data fields which would inherently require a

pointer, which is a generic form of the specific identifier that Schreiber teaches.

Note: Although the art is not directed toward financial data specifically, the

method for the transfer and transformation of data is congruent with the method claimed

by the applicant. This is inclusive to obtaining data strings from websites to local

computer sites is not restrictive to a specific form of data. Data transfer is data transfer

as the prior art as taught by Gilbert teaches in paragraph 0040, lines 5-7 and paragraph

0045.

In reference to Claim 2:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), further

comprising storing each of the plurality of financial data elements and the identifier

associated with each financial data element (Gilbert (para) 0048 lines 1-6, 23-25, (para)

0065 lines 1-2).

In reference to Claim 3:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), wherein the data

source is a web site (Gilbert (para) 0018 lines 6-9, (para) 0023).

In reference to Claim 5:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above),

Gilbert does not teach:

      wherein the identifier is an asset identifier

Schreiber teaches:

      wherein the identifier is an asset identifier (Schreiber (para) 0060 lines 6-7, (para) 0070 lines 1-4, (para) 0264 lines 3-5, (para) 0269 lines 5-7; FIG 6A, FIG. 6B)

      Both Gilbert and Schreiber are directed toward data management, which include parsing, comparison, the retrieval of data from disparate sources. Although Gilbert does not explicitly teach identifiers with a specific asset, Gilbert does teach categorizing, cross referencing data (Gilbert (para) 0028 lines 1-4) and the parsing of data into related data fields (Gilbert (para) 0048 lines 23-24) for user access through "discriminate definitions" (Gilbert (para) 0073 line 4-5). Gilbert also teaches "symbolic structure of data file of string of symbol" (Gilbert (para) 0048 lines 2-5). An identifier is a type of pointer to a specific data file. In order to access a cataloged data file it requires a pointer which is a generic form of an identifier. It would have been obvious to one of ordinary skill in the art at the time of the invention for Gilbert to include identifiers to relate the data fields as taught by Schreiber.

In reference to Claim 6:

Gilbert and Schreiber teach:

      A method as recited in claim 1 (see rejection of claim 1 above), wherein the …is associated with a particular financial institution (Gilbert, (para) 0067 lines 6-8).

Gilbert does not teach:

      identifier

Schreiber teaches:

Identifier (Schreiber, (para) 0060 lines 6-7, (para) 0269 lines 5-7)

Gilbert does not explicitly teach identifiers, however, Gilbert does teach "symbolic structure of data file of string of symbol" (Gilbert (para) 0048 lines 2-5). In order to access specific data from a database inherently requires a pointer as an identifier as taught by Schreiber. It would have been obvious to one of ordinary skill in the art at the time of the invention for Gilbert to incorporate identifiers as taught by Schreiber for specific data access.

Note: Although the art is not directed toward financial institutions specifically as a data source, the method for the transfer and transformation of data and creating data fields relevant from other data sources is congruent with the method claimed by the applicant. This is inclusive to obtaining data strings from websites to local computer sites is not restrictive to a specific data source.

In reference to Claim 8:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), further comprising converting data elements representing security names to a standard security name format (Gilbert, (para) 0050 lines 2-8).

In reference to Claim 9:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), wherein applying the plurality of rules includes matching data elements to a standard security name

format (Gilbert (para) 0027 lines 1-3, 5-9, (para) 0020 lines 4-6, (para) 0021 lines 1-2,

(para) 0047).

In reference to Claim 10:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above),

Gilbert does not teach:

further comprising associating an exception identifier with each financial data

element for which an associated identifier is not identified

Schreiber teaches:

further comprising associating an exception identifier with each financial data

element for which an associated identifier is not identified (Schreiber (para) 0042 lines

2-3, 7-9, (para) 0047 lines 1-4, 8-10; FIG. 2, FIG. 6A, FIG. 6B).

Both Gilbert and Schreiber teach of data that fall outside predetermined ranges

and tolerances (Gilbert (para) 0026 lines 5-11, Schreiber (para) 0042 lines 2-3, 7-15).

Gilbert also teaches "symbolic structure of data file of string of symbol" (Gilbert (para)

0048 lines 2-5) for the purpose of placing data in specific data fields. Schreiber assigns

an identifier to all data (Schreiber (para) 0042 lines 1-3), which would inherently include

data that did not associate with other data fields. Additionally, Gilbert teaches "records

of information regarding every operation of data aggregation and content..." (Gilbert

(para) 0067 lines 1-5). It would have been obvious to one of ordinary skill in the art at

the time of the invention for Gilbert which teaches data outside normal parameters and

Schreiber who teaches an identifier on all data field to reduce data corruption (Schreiber

(para) 0042 line 1), i.e. data error or data outside acceptable ranges as taught by

Gilbert, to include identifiers for all data acquired as taught by Schreiber to have

accurate records of data content and aggregation.

<u>In reference to Claim 11</u>:

Gilbert and Schreiber teach:

A method as recited in claim 10 (see rejection of claim 10 above), further

comprising

Gilbert does not teach:

manually associating identifiers with financial data elements having an

associated exception identifier

Schreiber teaches:

associating identifiers with financial data elements having an associated

exception identifier (Schreiber (para) 0264 lines 3-5, (para) 0269 lines 4-7; FIG 6A, FIG

6B)

Schreiber does not teach:

manually

Both Gilbert and Schreiber teach of data that fall outside predetermined ranges

and tolerances (Gilbert (para) 0026 lines 5-11, Schreiber (para) 0042 lines 2-3, 7-15).

Gilbert also teaches "symbolic structure of data file of string of symbol" (Gilbert (para)

0048 lines 2-5) for the purpose of placing data in specific data fields. Schreiber assigns

an identifier to all data (Schreiber (para) 0042 lines 1-3), which would inherently include

data that did not associate with other data fields. Additionally, Gilbert teaches "records

of information regarding every operation of data aggregation and content..." (Gilbert

(para) 0067 lines 1-5). Gilbert teaches of manual intervention in data management

(Gilbert (para) 0024 lines 3-4), recognizing that computer instructions need direct

human input. It would have been obvious to one of ordinary skill in the art at the time of

the invention for Gilbert which teaches data outside normal parameters and Schreiber

who teaches an identifier on all data field to reduce data corruption (Schreiber (para)

0042 line 1), i.e. data error or data outside acceptable ranges as taught by Gilbert, to

include identifiers for all data acquired as taught by Schreiber to have accurate records

of data content and aggregation. It also would have been obvious to one of ordinary

skill in the art at the time of the invention to have manual intervention to create specific

identifiers as taught by Schreiber for data outside specific rules or criteria.

In reference to Claim 12:

Gilbert and Schreiber teach:

A method as recited in claim 10 (see rejection of claim 10 above),

Gilbert does not teach:

further comprising generating a new rule to associate identifiers with financial

data elements having an associated exception identifier

Schreiber teaches:

further comprising generating a ... to associate identifiers with financial data

elements having an associated exception identifier

Schreiber does not teach:

new rule

Schreiber teaches explicitly of identifiers or code location and limiting

modification errors which cause incorrect data being processed (Schreiber, (para) 0042

lines 2-3, 4-9). Whereas Gilbert teaches explicitly of data outside acceptable tolerances

(Gilbert, (para) 0026 lines 5-10) and Gilbert also teaches "symbolic structure of data file

of string of symbol" (Gilbert (para) 0048 lines 2-5), which are congruent with identifiers.

Gilbert teaches of rules being customized and rules set by clients (Gilbert, (para) 0018

lines 9-10, (para) 0025 lines 3-5). It would have been obvious to one of ordinary skill in

the art at the time of the invention for Gilbert to have the clients set up additional or

modified rules if data fell consistently outside acceptable parameters.

In reference to Claim 13:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), wherein applying

the plurality of rules includes applying the plurality of rules in a particular order (Gilbert,

(para) 0025 lines 2-3, (para) 0026 line 3)

Note: A set of rules that is predetermined would inherently be a particular order.

In reference to Claim 14:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), further

comprising retrieving the additional information regarding the financial data elements

from a financial database (Gilbert, (para) 0012 lines 5-6, (para) 0018, lines 7-9, (para)

0024).

Although Gilbert does not teach specifically of financial data elements, Gilbert

does teach of uploaded data instigated by a trigger. If data is uploaded by a trigger then

it is an inherent feature that the data uploaded by a trigger would be additional data.

In reference to Claim 15:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), further

comprising retrieving additional information associated with the financial data elements

from an asset ID database (Gilbert, (para) 0012 lines 5-6, (para) 0018, lines 7-9, (para)

0024).

Although Gilbert does not teach specifically of financial data elements, Gilbert

does teach of uploaded data instigated by a trigger. If data is uploaded by a trigger then

it is an inherent feature that the data uploaded by a trigger would be additional data.

Subsequently, the trigger could set to enact on any data associated with certain data

elements from existing data base pointer or identifiers.

In reference to Claim 16:

Gilbert and Schreiber teach:

A method as recited in claim 1 (see rejection of claim 1 above), further

comprising normalizing the plurality of financial data elements (Gilbert, (para) 0020 line

4, (para) 0027 lines 1-5).

In reference to Claim 17:

Gilbert and Schreiber teach:

One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1 (Gilbert, (para) 0012 line 3, (para) 0060 lines 5-6).

In reference to Claim 18:

Gilbert and Schreiber teach:

A method comprising: accessing a web page associated with a financial institution (Gilbert, (para) 0018 lines 6-9, (para) 0023).; retrieving data from the web page using a data harvesting script (Gilbert (para) 0040 lines 4-5); identifying financial data contained in the data retrieved from the web page (Gilbert, (para) 0048 lines 1-6), wherein the financial data includes a plurality of financial data elements (Gilbert, (para) 0048 lines 21-25; applying rules associated with the financial institution (Gilbert, (para) 0048 lines 13-21)

Gilbert does not teach:

to associate each of the plurality of financial data elements with an asset identifier; and sorting the plurality of financial data elements based on the associated asset identifier

Schreiber teaches:

to associate each of the plurality of financial data elements with an asset identifier (FIG. 6A, 6B); and sorting the plurality of financial data elements based on the associated asset identifier (FIG. 2, FIG 6A, FIG. 6B; (para) 0060 lines 6-7, (para) 0070 lines 2-4, (para) 0264 lines 4-5, (para) 0269 lines 4-6).

Both Gilbert and Schreiber are directed to the parsing, organizing, formatting and the classification of data (Gilbert (para) 0062 lines 1-2). Gilbert does teach categorization, cross-referencing (Gilbert (para) 0028 line 1, 5) as well as parsing the data and discriminating the definitions of each field description (Gilbert (para) 0073 lines 3-6). Gilbert also teaches "symbolic structure of data file of string of symbol" (Gilbert (para) 0048 lines 2-5). An identifier is any text string used as a label, such as a name of a procedure or a variable in a program. Therefore it would have been obvious to one of ordinary skill in the art at the time of the invention for Gilbert to include the teachings of Schreiber in order to access the data by cross-reference or discriminate definition using an identifier or pointer. Gilbert would need to be able to identify and access the data fields which would inherently require a pointer, which is a generic form of the specific identifier that Schreiber teaches.

Note: Although the art is not directed toward financial data specifically, the method for the transfer and transformation of data is congruent with the method claimed by the applicant. This is inclusive to obtaining data strings from websites to local computer sites is not restrictive to a specific form of data. Data transfer is data transfer as the prior art as taught by Gilbert teaches in paragraph 0040, lines 5-7 and paragraph 0045.

In reference to Claim 19:

Gilbert and Schreiber teach:

A method as recited in claim 18 (see rejection of claim 1 above), further

comprising storing each of the plurality of financial data elements (Gilbert, (para) 0037

line 3, (para) 0048 lines 4-6).

Gilbert does not teach:

and the asset identifier associated with the financial data element

Schreiber teaches:

and the asset identifier associated with the financial data element (Schreiber,

(para) 0060 lines 6-7, (para) 0264 lines 3-5, (para) 0268 lines 4-6).

Gilbert does not explicitly teach identifiers, but does teach "symbolic structure of

data file of string of symbol" (Gilbert (para) 0048 lines 2-5). In order to access specific

data from a database the method inherently requires a pointer as an identifier as taught

by Schreiber. It would have been obvious to one of ordinary skill in the art at the time of

the invention for Gilbert to incorporate identifiers as taught by Schreiber for specific data

access.

In reference to Claim 20:

Gilbert and Schreiber teach:

A method as recited in claim 18 (see rejection of claim 18 above), further

comprising converting each of the plurality of financial data elements from a first format

to a second format (Gilbert, (para) 0046 lines 6-7, (para) 0048 lines 13-18).

In reference to Claim 21:

Gilbert and Schreiber teach:

One or more computer-readable memories containing a computer program that

is executable by a processor to perform the method recited in claim 18 (Gilbert (para)

0012 line 3, (para) 0060 lines 5-6).

In reference to Claim 22:

Gilbert and Schreiber teach:

A method comprising: retrieving financial data from a plurality of financial

accounts (Gilbert, (para) 0011 lines 3-4, (para) 0012 lines 3-6); identifying data

elements contained in the retrieved financial data (Gilbert (para) 0012 lines 6-7, (para)

0048 lines 13-18, 23-25);... particular financial institution(Gilbert, (para) 0067 lines 6-7;

and applying the rules (Gilbert, (para) 0026 lines 5-6, (para) 0064 lines 3-6)

Gilbert and Schreiber do not teach:

identifying rules for associating asset identifiers with the data elements, wherein

the rules are associated with a...to associate an asset identifier with each of the data

elements

Schreiber teaches:

identifying rules for associating asset identifiers with the data elements

(Schreiber, FIG 6A, FIG 6B; (para) 0048 lines 3-6 (para) 0054 lines 2-3, (para) 0070

lines 2-4, (para) 0264 lines 4-5, (para) 0269 lines 4-7), wherein the rules are associated

with a...to associate an asset identifier with each of the data elements (Schreiber, FIG.

6A, FIG 6B (para) 0014 line 2, 5-7, (para) 0060 lines 6-7).

Gilbert does not explicitly teach identifiers, but does teach "symbolic structure of

data file of string of symbol" (Gilbert (para) 0048 lines 2-5). In order to access specific

data from a database the method inherently requires a pointer as an identifier as taught

by Schreiber or a data file symbol as taught by Gilbert.. It would have been obvious to

one of ordinary skill in the art at the time of the invention for Gilbert to incorporate in

data file symbols specific identifiers as taught by Schreiber for specific data access.

In reference to Claim 23:

Gilbert and Schreiber teach:

     A method as recited in claim 22 (see rejection of claim 22 above), further

comprising: determining whether at least one data element (Gilbert (para) 0028 lines 1-

4, (para)…after applying the rules;

Gilbert does not teach:

     has multiple associated asset identifiers… and modifying the rules to associate a

single asset identifier with at least one data element

Schreiber teaches:

     has multiple associated asset identifiers (Schreiber (para) 0264 lines 3-5, (para)

0269 lines 4-6; FIG 6A, FIG 6B… and modifying the rules (Schreiber (para) 0173 lines

3-6, (para) 0273 lines 1-2, 4-7) to associate a single asset identifier with at least one

data element (Schreiber (para) 0070 lines 1-3, (para) 0264 lines 3-5, (para) 0269 lines

5-7).

     Schreiber teaches explicitly of identifiers or code location and limiting

modification errors which cause incorrect data being processed (Schreiber, (para) 0042

lines 2-3, 4-9). Whereas Gilbert teaches explicitly of data outside acceptable tolerances

(Gilbert, (para) 0026 lines 5-10) and Gilbert also teaches "symbolic structure of data file

of string of symbol" (Gilbert (para) 0048 lines 2-5), which are congruent with identifiers.

Gilbert teaches of rules being customized and rules set by clients (Gilbert, (para) 0018

lines 9-10, (para) 0025 lines 3-5). It would have been obvious to one of ordinary skill in

the art at the time of the invention for Gilbert to have the clients set up additional or

modified rules if data fell consistently outside acceptable parameters.

In reference to Claim 24:

Gilbert and Schreiber teach:

A method as recited in claim 22 (see rejection of claim 22 above), ... after

applying the rules (Gilbert (para) 0026 lines 3-5, (para) 0064 lines 2-5)... modifying the

rules (Gilbert (para) 0052 lines 3-5, (para) 0053 lines 3-10).

Gilbert does not teach:

further comprising: determining whether at least one data element does not have

an associate asset identifier ...; and ...to associate an asset identifier with at least one

data element

Schreiber teach:

further comprising: determining whether at least one data element does not have

an associate asset identifier (Schreiber (para) 0042 lines 2-3, 7-9)...; and ... to

associate an asset identifier with at least one data element (Schreiber (para) FIG 6A,

FIG 6B; (para) 0264 lines 3-5, (para) 0269 lines 5-7).

Schreiber teaches explicitly of identifiers or code location and limiting modification errors

which cause incorrect data being processed (Schreiber, (para) 0042 lines 2-3, 4-9).

Whereas Gilbert teaches explicitly of data outside acceptable tolerances (Gilbert, (para)

0026 lines 5-10) and Gilbert also teaches "symbolic structure of data file of string of

symbol" (Gilbert (para) 0048 lines 2-5), which are congruent with identifiers. Gilbert

teaches of rules being customized and rules set by clients (Gilbert, (para) 0018 lines 9-

10, (para) 0025 lines 3-5). It would have been obvious to one of ordinary skill in the art

at the time of the invention for Gilbert to have the clients set up additional or modified

rules if data fell consistently outside acceptable parameters.

In reference to Claim 25:

Gilbert and Schreiber teach:

     One or more computer-readable memories containing a computer program that

is executable by a processor to perform the method recited in claim 22. (Gilbert (para)

0012 line 3, (para) 0060 lines 5-6).

11.   Claim 7 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Pub

No. 2002/0184170 A1 by Gilbert et al. (Gilbert) and US Pub. No. 2002/0147727 by

Schreiber (Schreiber) as applied to claim 10 above, and further in view of Dictionary of

Finance and Investment Terms 5th Edition by John Downes, A.B. and Jordan Elliot

Goodman, A.B., M.A. (Finance).

In reference to Claim 7:

Gilbert and Schreiber teach:

     A method as recited in claim 1 (see rejection of claim 1 above),

Gilbert and Schreiber do not teach:

     further comprising converting data elements representing ticker symbols to a

standard ticker symbol format

Finance teaches:

> ticker symbol

According to Finance a ticker symbol is a synonym for stock symbol (Finance

page 647 (para) 4 line 6, page 600 (para) 8 lines 1-4). The definition of a stock or ticker

symbol is: letters used to identify listed companies on securities on which they trade.

Although neither Gilbert nor Schreiber teach explicitly of data elements

representing ticker symbols to a standard ticker symbol format, Gilbert does teach

normalizing "a standard name or description" (Gilbert, (para) 0027 lines 5-6) and that

function "removing inconsistencies between similar or identical data" (Gilbert, (para)

0050 lines 2-6), Gilbert teaches as well "parsing …determining the symbolic structure of

data…string of symbols…placing...predetermined data fields" (Gilbert (para) 0048 lines

2-5). It would have been obvious to one of ordinary skill in the art at the time of the

invention for Gilbert if the data being normalized was financial data of securities to

normalize the ticker symbols to a standard representative format.

Conclusion

12.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure. US Pub No 2002/0002594 A1 by Roundtree et al. is relevant

prior art as it teaches rules that include concepts relating data element ahd having

associated concept identifiers, with interactive rules in order to determine how to render

data for the interactive element. US Patent No. 7,111,172 B1 by Black is cited as it

teaches rules with defined parameters that can be changed without recompiling, with accounts updated and red with multiple hierarchy. US Patent No. 7,113, 963 B1 by McCaw is cited as teaching synchronization of data records between data bases. This patent teaches as well modification of data records, data record id's, data mining and extraction from websites, etc. Additional cited prior includes US Patent No. 6, 782, 400 B2 by Guess et al. which teaches data transfers between servers, locates and imports data stored on a source server system, modifying imported data format to a second format, parsing data with defined rules, editing rules, translation rules, etc..

13.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARY M. GREGG whose telephone number is (571)270-5050. The examiner can normally be reached on Monday thru Friday-8:30am-5:30pm EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ken Bomberg can be reached on (571) 272-4922. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

14.   Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MMG
/Thor S. Campbell/
Primary Examiner, Art Unit 3742